



PEBB 2023 Pre-Open Enrollment

PPA Group

PEBB Outreach and Training
September 22, 2022

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Benefits Marketing Representatives

Washington State
Health Care Authority

2023 PEBB Pre-OE Webinar

Friday, October 14, 1:00-2:30 pm

- Link to register available on the “Training Schedule” page of the PEBB BA website

Agenda

- | | |
|--------------------------------|------------------------|
| 1 General OE Information | 5 Long-term Disability |
| 2 Medical Plan Changes/Updates | 6 FSAs & DCAP |
| 3 Premiums & Surcharges | 7 2023 Rule Changes |
| 4 Dental, Life & AD&D | 8 Reminders |



Break Time

HCA Support

Replaced “FUZE” July 2022

- support.hca.wa.gov/hcasupport

Open Enrollment (OE) Information

2023 Annual Open Enrollment

November 1 through November 30

- All forms must be received no earlier than November 1 and no later than November 30
 - The signature date on the form must not be prior to November 1
 - Must use *2023 Employee Enrollment/Change* form for all changes/enrollments
 - Some changes can be made via PEBB My Account
- **Changes are effective January 1, 2023**

In-Person Benefits Fairs

DATE		LOCATION	TIME
October 25	(Tuesday)	Seattle, Harborview Medical Center *	10am – 3pm
October 26	(Wednesday)	Seattle, UW Campus Medical Center *	8am – 2pm
October 27	(Thursday)	Seattle, UW Campus	8am – 2pm
November 1	(Tuesday)	Spokane Community College	Each Fair is 12 – 3pm
November 2	(Wednesday)	Pasco - Columbia Basin College 11am – 2pm	
November 3	(Thursday)	Yakima Convention Center	
November 4	(Friday)	Wenatchee Valley College	
November 7	(Monday)	Vancouver, Clark College	
November 8	(Tuesday)	Olympia - Lacey Community Center	
November 9	(Wednesday)	Bellingham - Western Washington University	
November 10	(Thursday)	Bellevue College	

* Face mask required

Virtual Benefits Fair

Provides:

- Benefit options/information via “online experience”
- 24/7 access
 - Using your computer, tablet, or smartphone
- Informative videos
- Forms

Visit the PEBB Open Enrollment webpage for more information: hca.wa.gov/pebb-oe
Information available October 1


Home > Employee and retiree benefits > PEBB Virtual Benefits Fair > For employees

For employees


A **virtual benefits fair** is a way to learn about your benefit options through an online experience — and it's available anytime.

Visit and explore to learn more about all the benefits available. You will find links to videos, webinars, provider searches, and other information to help you choose the right benefits for you and your dependents.

Dental insurance



Delta Dental of Washington



Willamette Dental Group of Washington, Inc.

Facebook Live

The Health Care Authority is hosting a Facebook Live event for employees

- Attend to learn about plan changes, get answers, and more

To join the event:

- Visit the Health Care Authority Facebook page
 - November 3, 2022, 4:00 to 5:00 p.m.

Employee OE Communications

For Your Benefit newsletter

- Mailed or emailed in October
- This is the only notice the PEBB Program sends to employees about open enrollment
- Additional federally required information will be included
 - ✓ Notice of creditable prescription drug coverage
 - ✓ Summary of Benefits and Coverage notice

Employer Communications

GovDelivery

- PEBB provides email messages to send to your employees
- Before and throughout open enrollment

Are you signed up for....



Sign Up for GovDelivery

Home > PEBB benefits administrators

PEBB benefits administrators

[Forms and publications](#)
[Notices and updates](#)
[HCA Support \(FUZE replacement\)](#)

 **State agencies and institutions of higher education**
Are you a benefits administrator of a state agency or institution of higher education? Find eligibility worksheets and other resources you need to successfully determine employee and dependent eligibility for PEBB benefits, process enrollments and appeals, and correct enrollment errors.
[Find eligibility and enrollment resources.](#)

PEBB participating employer groups
Are you a benefits administrator of a participating employer group (e.g., municipality, educational service district, etc.)? Find eligibility worksheets and other resources you need to successfully determine employee and dependent eligibility for PEBB benefits, process enrollments and appeals, and correct enrollment errors.
[Find eligibility and enrollment resources.](#)

 **PEBB benefits**
The Public Employees Benefits Board (PEBB) Program offers a variety of benefits including medical (with vision), dental, life and AD&D insurance, LTD insurance, and DCAR.
Learn about the benefits offered by the PEBB Program and your role in administering them.
[Explore PEBB benefits.](#)

Administrative tools and resources
Find accounting manuals, PAY1 insurance system manuals, PEBB Program rates, and other resources to assist you with your administrative tasks.
[Find tools and resources to help you administer benefits.](#)

[Forms and publications](#)
[Notices and updates](#)
[HCA Support \(FUZE replacement\)](#)

Tools and resources

- [PEBB My Account modernization project](#)
- [PAY1 insurance system](#)
- [State payroll reconciliation resources](#)
- [Rates](#)
- [Accounting](#)
- [Paying for benefits](#)
- [Premium payment plan \(IRC Section 125\)](#)
- [HCA reporting guidance](#)

Notices and updates

Stay current with the latest news and updates impacting the benefit administrator (BA) role with the Public Employees Benefits Board (PEBB Program).

How can I stay connected?
Outreach & Training (O&T) uses the GovDelivery email service to provide you with updates, changes, and reminders about the PEBB Program.
By signing up with this service, you receive notifications through your email and can opt out at any time.

PEBB BA latest news

[Stay up-to-date on PEBB benefits.](#)
[Register for GovDelivery](#)

Employee Communications

OCTOBER			
1st	11th	17th	22nd
OE info posted on PEBB Employees open enrollment webpage	<i>For Your Benefits</i> newsletter mailed & posted online	Spousal surcharge letters mailed/emailed	Facebook live event
Forms/Publications available online and to order			

What Can Employees Do?

During open enrollment, employees may:

- Change medical and/or dental plans
- Enroll in FSA/DCAP
- Enroll in PEBB medical coverage (if previously waived) without proof of loss
- Waive medical if they are enrolled in:
 - TRICARE, Medicare, or other employer-based group medical
 - Coverage under the Health Benefit Exchange (HBE) is **not considered** employer-based coverage

What Can Employees Do? (cont'd)

During open enrollment, employees may:

- Add eligible dependents without proof of loss
 - Dependent Verification (DV) documents are required
 - A list of valid DV documents are available on the Benefits Administrator website
- Remove dependents from medical and/or dental plans
- Change premium deduction to pre- or post-tax
 - (IRC Section 125)
- Change the tax status of a dependent
 - (IRC Section 152)

How Employees Can Make Changes

Change Type	Complete 2023 Enrollment/Change Form	Online/Mobile Access PEBB My Account
Change medical and/or dental plan	✓	✓
Waive enrollment in medical	✓	✓
Enroll in medical if previously waived	✓	✓
Add a dependent to medical and/or dental	✓	
Remove a dependent from medical and/or dental	✓	✓

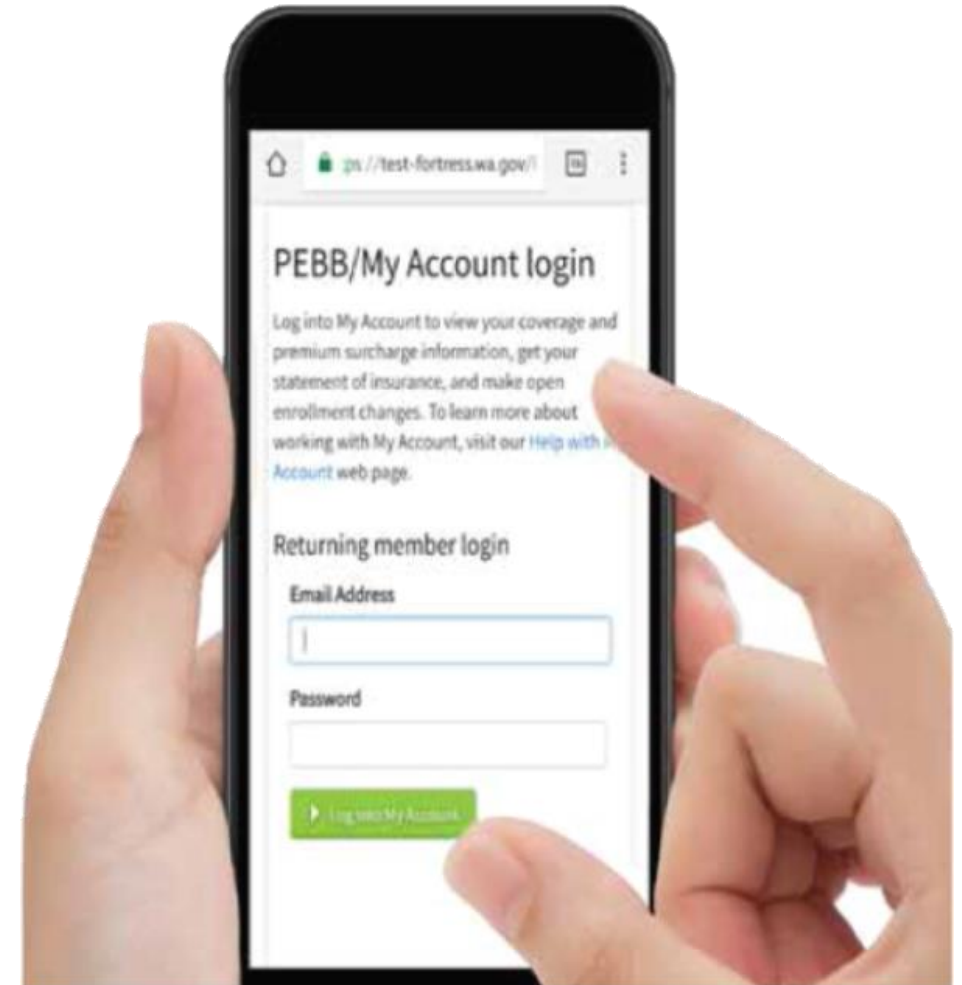
How Employees Can Make Changes (cont'd)

Change Type	Form to Complete	Online/Mobile Access PEBB My Account
Attest to spouse/SRDP coverage premium surcharge	Premium Surcharge Attestation Change form	✓
Change tax status of a dependent	Declaration of Tax Status form	
Change premium deduction to pre - or post-tax	Premium Payment Plan Election/Change form	
Make Long-term Disability elections	Long Term Disability (LTD) Insurance Enrollment and Change form	✓

PEBB My Account (PMA)

When employees make changes online during OE

- Employees receive a confirmation of changes made online and should:
 - Save a screenshot, or
 - Print a copy of the confirmation



PEBB My Account (cont'd)

Employees may also use PEBB My Account **at anytime** to:

- **View their current coverage for:**
 - Medical and dental
 - Basic life and basic AD&D insurance
 - Supplemental life and supplemental AD&D insurance is available via the MetLife MyBenefits Portal
 - Long-term disability (LTD)
 - Employer-paid and employee-paid
- **Subscribe to email notifications from PEBB**

PEBB My Account (cont'd)

- **Print a Statement of Insurance (SOI)**
 - The SOI will display current enrollment only
 - Any changes made during OE will not display until the change is effective
 - **January 1, 2023**
- **Attest to:**
 - The tobacco use premium surcharge
 - When any enrolled family member, age 13 and older, has a change in tobacco use
 - **Available all year**
 - The spousal or state-registered domestic partner coverage premium surcharge
 - **Only available November 1 to November 30, 2022**

When **Not** to Use PEBB My Account

Employees cannot use PEBB My Account to:

- Add a dependent who is **not currently enrolled** in either medical or dental
- Make an address change
 - Address changes are submitted to employer
- Remove a spouse or state-registered domestic partner due to divorce or dissolution of a partnership
 - A COBRA packet is not sent if dependent is removed online

When **Not** to Use PEBB My Account (cont'd)

- **Make life and AD&D insurance changes**
 - Use the MetLife MyBenefits Portal
mybenefits.metlife.com/wapebb
- **Elect Flexible Spending Account and DCAP enrollment**
 - Use *Navia's* online portal
pebb.naviabenefits.com/enrollment/
 - PEBB open enrollment form
- **Change HSA contributions**
 - Go online to HealthEquity
learn.healthequity.com/pebb
 - PEBB HSA Payroll Deduction form

Finding PEBB My Account


[Home](#) > [Employee and retiree benefits](#)

Employee and retiree benefits

[PEBB Medicare offerings](#)

[Inspire others with your story!](#)

[Information about novel corona virus \(COVID-19\)](#)



Public employees

As an employee of a state agency, higher education institution, or participating employer group, you have access to insurance options through the Public Employees Benefits Board (PEBB). These options include, but are not limited to, medical with vision, dental, life, auto, and home.

[Explore your PEBB benefits.](#)

[Home](#) > [Employee and retiree benefits](#) > [Public employees](#)

Public employees

Your PEBB benefits include medical (with vision) insurance. You may also have life, accident, and disability insurance. You may also have the option to enroll in a flexible spending account.

Explore the benefits available to you as a public employee.

[PEBB My Account](#)



Statement of Insurance

Employees may print a Statement of Insurance (SOI)

The screenshot displays the Washington State Health Care Authority (HCA) website. At the top left is the HCA logo. To the right are links for 'PEBB Home', 'About HCA', 'Contact PEBB', and 'Sign Out'. Below these is a dark blue navigation bar with links: 'My medical/dental coverage', 'My life/LTD coverage', 'My attestations', 'My login information', and 'Subscriber SOI lookup'. The main content area is titled '2022 medical and dental coverage information'. Below this title is a list of actions: 'Review your current account information and coverage selections', 'View your Statement of Insurance', 'Subscribe or unsubscribe from email notifications', and 'During open enrollment: Review/change your enrollment'. To the right of this list is a green button with a printer icon and the text 'Statement of Insurance', which is highlighted by an orange circle. A large orange arrow points upwards from the bottom of the page towards this button. At the bottom left of the content area, the text 'Section A - Subscriber account information' is visible.

Washington State Health Care Authority

PEBB Home About HCA Contact PEBB Sign Out

My medical/dental coverage My life/LTD coverage My attestations My login information Subscriber SOI lookup

2022 medical and dental coverage information

Use this page to perform the following actions:

- Review your current account information and coverage selections
- View your Statement of Insurance
- Subscribe or unsubscribe from email notifications
- **During open enrollment:** Review/change your enrollment

Section A - Subscriber account information

Statement of Insurance

Statement of Insurance – BA Access

Benefits Administrators **with PAY1 access** can:

- Print a *Statement of Insurance* for employees using the Subscriber SOI lookup

Washington State Health Care Authority

PEBB Home About HCA Contact PEBB Sign Out

My medical/dental coverage My life/LTD coverage My attestations My login information **Subscriber SOI lookup**

Statement of Insurance Lookup

LTD Report Attestations Report

Enter the subscriber information below:

Subscriber Date of Birth (mm/dd/yyyy):

mm/dd/yyyy

Last 4 Digits of Subscriber SSN:

Continue

Open Enrollment Changes Made Online

Online changes through PEBB My Account are submitted to PAY1 daily and shared with:

- **State agencies:** Daily Tran Log (D2025)
 - If your agency has turned the Daily Tran Log off, send an HCA Support request to turn it back on

Medical Plan Changes

Effective January 1, 2023

Medical Plan Changes

All Medical Plans
KPNW, KPWA, & UMP

Increase in Deductible for CDHP Plans

Beginning January 1, 2023:

- **Deductible** in the CDHP plans will increase:

	2022	2023
Single Subscriber	\$1,400	\$1,500
All Other Tiers	\$2,800	\$3,000

Insulin Cost Share Change

Medical Plan	Current 2022 (per 30-day supply)	New 2023 (per 30-day supply)
Uniform Medical Plan (UMP) & Kaiser Permanente WA	\$100 (or less)	\$35 copay Not subject to annual deductible
Kaiser Permanente NW	\$75 (or less)	Copay counts towards annual deductible

For covered insulins

Accumulators Update

Beginning January 1, 2023:

When subscribers move between a PEBB and SEBB plan, during a plan year:

- **Medical and pharmacy** cost-share accumulators will transfer
 - Deductibles
 - Out-of-pocket maximums
- Subscriber must stay in a plan with the same insurance carrier

Applies to all UMP and Kaiser medical plans –
except the Kaiser NW CDHP plan

Medical Plan Changes

All Kaiser Permanente Plans

KPNW & KPWA

KPNW & KPWA – Benefit Updates

Beginning January 1, 2023:

Benefits for:

- Advanced care at home (ACAH)

Kaiser Permanente Northwest

(KPNW)

KPNW – Benefit Updates

Beginning January 1, 2023:

Benefits for:

- Naturopathic services for dependents who live outside plan service area

KPNW - Classic

Beginning January 1, 2023:

Classic Plan

- **Increase in “Maximum Out-of-Pocket”**
- Single subscriber
 - From \$2,000 to \$2,500
- All other tiers
 - From \$4,000 to \$5,000

Kaiser Permanente of Washington

(KPWA)

KPWA – Benefit Updates

Beginning January 1, 2023:

Changes to services “subject to deductible”:

- Surgeries received during an office visit – **not subject to** deductible or coinsurance
- Labs/diagnostics for same visit – **do apply** to deductible and applicable cost shares

KPWA – First Fill Program

Beginning January 1, 2023:

For maintenance drugs only

- Allows first prescription to be filled at any in-network pharmacy
- Subsequent refills must be filled via:
 - Mail order, or
 - Kaiser Permanente retail pharmacy

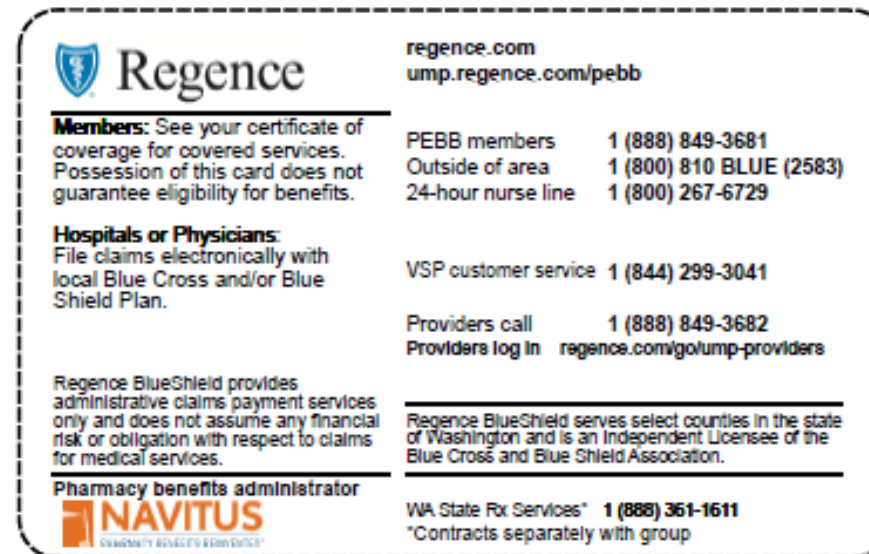
Uniform Medical Plan

(UMP)

New ID Cards

All members will receive new ID card for 2023

- Back of ID card has a new look



Added Mail Order Pharmacy Option

Beginning January 1, 2023:

- Costco is being added as second mail order option
 - UMP Member **does not** need a Costco membership to utilize the mail order pharmacy
 - UMP Members register on Costco pharmacy website
 - Prescriptions are delivered to address of choice, or
 - Can be picked up at local Costco location
 - Same prescription drug deductible, coinsurance, preauthorization, and limits apply

Postal Prescription Service (PPS) will remain

New – “myStrength”

New behavioral health support resource

- Secure, self-guided online tool
 - Clinically proven to improve emotional health
 - Available 24/7
 - To members 13 and older
 - No cost to members
 - Personalized
 - Interactive and activity-based tools
 - Address conditions such as depression, anxiety, stress, substance use disorders and chronic pain

Consumer-Directed Health Plan with a Health Savings Account

(CDHP w/HSA)

CDHP w/HSA: Employer Contribution Amounts

The HSA **employer contribution** amount remains at:

- Subscriber only
 - **\$700.08 per year** (\$58.34 per month)
- Subscriber with one or more enrolled dependents
 - **1,400.04 per year** (\$116.67 per month)

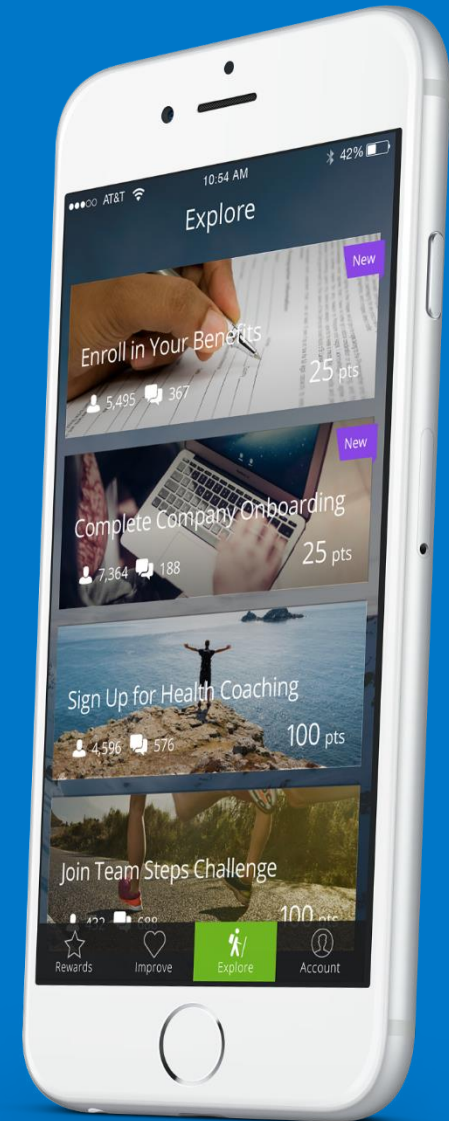
CDHP w/HSA: Employee Contribution Amounts

Employees can also contribute monies to their HSA

- IRS **maximum contribution** amounts for 2023*
 - Subscriber only
 - **Increased to \$3,850** (up from \$3,650)
 - Subscriber with one or more enrolled dependents
 - **Increased to \$7,750** (up from \$7,300)
 - Employees age 55 or older may contribute additional \$1,000 per year
- Employees may change their contribution amounts **at any time** of the year
 - *Employee Authorization for Payroll Deduction to Health Savings Account* form

*Employer & employee contributions, plus wellness incentives if earned, may not exceed the IRS maximum

Smart[]Health



SmartHealth \$125 Incentive

Remains for 2023 - \$125:

- Towards employee's 2023 medical plan deductible, or
- Deposited into 2023 HSA for employees enrolled in CDHP medical plan
 - Does count towards the annual IRS maximum
- Deadlines for completing the financial incentive requirements:
 - **November 30, 2022**
 - Subscribers continuing enrollment in PEBB medical or enrolling in PEBB medical with an effective date in January - September 2022
 - **December 31, 2022**
 - Subscribers enrolling in PEBB medical with an effective date in October - December 2022

Premiums

for state agency employees

Employee Premiums – State Agencies

PLAN NAME	EMPLOYEE		EMPLOYEE & SPOUSE/PARTNER		EMPLOYEE & CHILD(REN)		EMPLOYEE, SPOUSE/PARTNER & CHILD(REN)	
	2022	2023	2022	2023	2022	2023	2022	2023
KP NW Classic	\$159	\$172	\$328	\$354	\$278	\$301	\$477	\$483
KP NW CDHP	\$26	\$25	\$62	\$60	\$46	\$44	\$82	\$79
KP WA Classic	\$204	\$167	\$418	\$344	\$357	\$292	\$571	\$469
KP WA CDHP	\$24	\$25	\$58	\$60	\$42	\$44	\$76	\$79
KP WA SoundChoice	\$50	\$46	\$110	\$102	\$88	\$81	\$148	\$137
KP WA Value	\$113	\$94	\$236	\$198	\$198	\$165	\$321	\$269
UMP Classic	\$110	\$135	\$230	\$280	\$193	\$236	\$313	\$381
UMP Select	\$39	\$59	\$88	\$128	\$68	\$103	\$117	\$172
UMP CDHP	\$24	\$29	\$58	\$68	\$42	\$51	\$76	\$90
UMP Plus	\$78	\$97	\$166	\$204	\$137	\$170	\$225	\$277

Premium Surcharges

Tobacco Use
and
Spouse/SRDP Coverage

Premium Surcharges

Tobacco Use

- No changes

Spouse/SRDP Coverage

- **New rate** for determining surcharge application
 - Question #6 when completing *Attestation Help Sheet*
 - Will spouse's/SRDP's share of the medical premium through their employer be less than **\$137.76** per month in 2023?
 - Was \$114.04



Break Time!

Dental and Life & AD&D

PEBB Dental Benefits & Plans

The same dental plans are available:

- Uniform Dental Plan
- DeltaCare Dental
- Willamette Dental of WA

DeltaCare benefit changes:

- Increased coverage for:
 - Posterior (back) teeth composite fillings
 - Increase pediatric services to 100%, for children through age 19 (less applicable copays)

PEBB Dental Plans: Reminder

Delta Dental of Washington **administers both:**

- Uniform Dental Plan (UDP) – Group 3000
 - Preferred-provider plan
- DeltaCare – Group 3100
 - Managed care plan

The network of providers are different

- **Call the plan** directly to verify which network your dentist participates in
- For plan contact information visit the *Contact the Plans* section of the PEBB website

Life and AD&D

Employer-funded:

- Basic life and AD&D

Employee-funded:

- Supplemental life and AD&D

No rate changes for 2023

Life and AD&D - Live/Work Outside US

Update to MetLife - Life and AD&D insurance:

Employees enrolled in basic and/or supplemental Life and AD&D

- Who live and/or work **outside the United States**
- May not be able to collect proceeds from MetLife insurance coverage
 - Due to international insurance laws

Supplemental Life and AD&D

Premiums change when employee:

- Reaches new age bracket
- Increases or decreases amount of coverage

When reach new age bracket, life insurance
rate increase becomes effective
January of following year

Supplemental Life and AD&D (cont'd)

Enrollment in or changes to:
employee-paid supplemental life
and AD&D

- Can be made **any time throughout the year**
 - Changes outside the 31-day eligibility window may require Evidence of Insurability (EOI)

**To enroll or increase/decrease
amount of coverage, employee can:**

- Complete the MetLife Enrollment/Change Form, or
- Visit the MetLife MyBenefits portal online

Long-term Disability

LTD

Long-term Disability (LTD)

No changes to
Long-term Disability rates/benefits
for 2023

Newly Eligible Employees

All newly eligible employees will be **auto-enrolled in employee-paid LTD, at the 60% coverage level**

Within the initial 31-day eligibility window:

- Complete the LTD enrollment form and submit to payroll or benefits office

To enroll in
**50%
coverage
level**

OR

Decline
employee-paid
LTD

IF NO ACTION TAKEN

Remain auto-enrolled in
60% coverage level

EOI not required for auto-enroll
or electing 50% coverage level
within 31-day eligibility window

Employees who decline employee-paid LTD will have employer-paid LTD only

Changes That Can Be Made at Anytime

Employees may:

	EOI Required
Enroll in employee-paid LTD	✓
Increase employee-paid LTD	✓
Decrease employee-paid LTD	
Decline employee-paid LTD	

Flexible Spending Arrangements & Dependent Care Assistance Program

FSA & DCAP

effective January 1, 2023

Update to Navia Online Portal for Employees

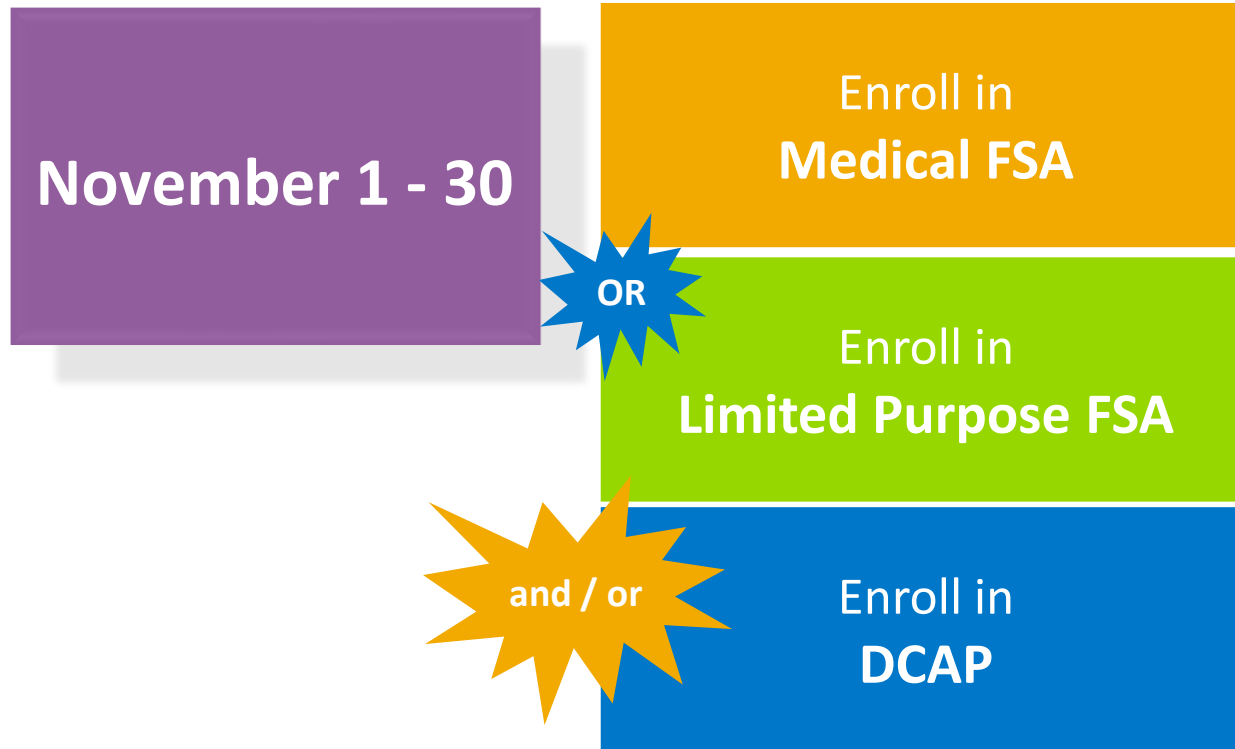
Launch date: October 5, 2022

From the Navia online portal:

When employees log into their account:

- Will be required to access their FSA/DCAP benefits **through SAW account**
 - May need to register if don't already have account

Making Changes During Open Enrollment



Complete enrollment via:

- *Navia's* online portal, or
- PEBB open enrollment form

Must enroll each plan year

- Enrollment **does not** automatically continue year-to-year

Newly Eligible Employees



Complete & submit:

- **Midyear Enrollment Form** to payroll/benefits office
- Payroll/benefits staff review, sign & send to *Navia*

2023 FSA Contribution Limits

Medical and Limited Purpose FSA

Minimum annual contribution

- **\$120** (no change)

Maximum annual contribution

- **\$2,850** (up from \$2,750)

FSA Important Dates

For Medical & Limited Purpose FSA:

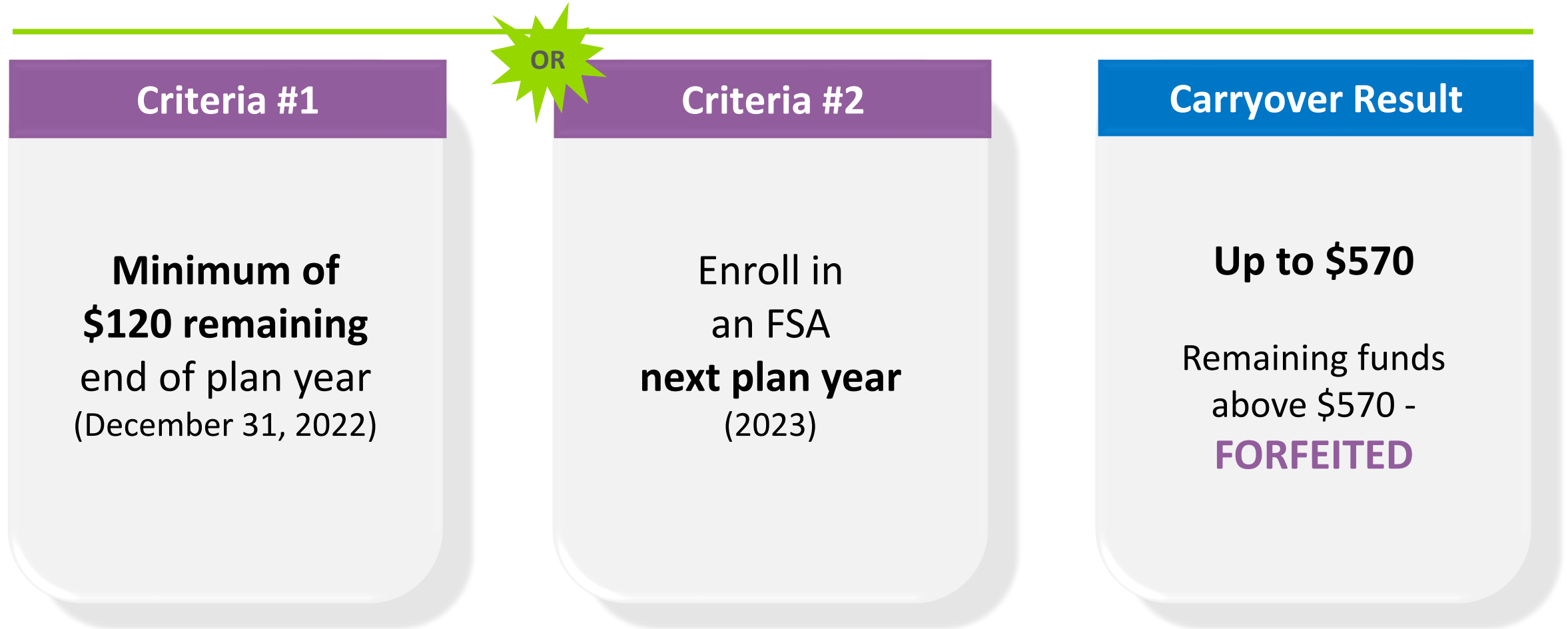
Services/Expenses
must be incurred by
December 31, 2022

Claims must be
submitted by
March 31, 2023

Unused FSA funds –
up to \$570 –
***carryover to next
plan year**

*Carryover is subject to conditions

The FSA “Carryover” into 2023



Carryover applies even if employee elects **maximum** contributions to FSA in next plan year (\$2,850)

Where Eligible Funds Carryover

Medical Plan enrolled in 2023	Medical FSA 2023	Limited Purpose FSA 2023
Any PEBB Medical Plan (except CDHP)	✓	
CDHP w/HSA		✓

Eligible funds carryover
even when employee does not enroll or re-enroll in FSA in 2023

Medical FSA

State agency employees **cannot**:

- Enroll in a Medical FSA **and** a Consumer-Directed Health Plan with a Health Savings Account (CDHP w/HSA)
- During open enrollment, employees who enroll in both:
 - Dis-enrolled from the Medical FSA, and
 - Remain enrolled in the CDHP w/HSA

Employees enrolled in a CDHP w/HSA **can enroll** in the Limited Purpose FSA

CBA \$250 Medical FSA Contribution

CBA negotiated in September 2018 for **represented employees only**:

- With annual rate of pay of \$50,004 or less on November 1, 2022
- Not enrolled in a CDHP w/HSA medical plan in 2023
- Receive \$250 distribution in January of 2023
 - Medical FSA
- Paid by the employer
 - Even if employee does not enroll in a medical FSA in 2023
 - Eligible employee will receive a debit card if don't already have one
 - Currently enrolled employee will have \$250 added to their debit card

CBA \$250 Medical FSA Contribution (cont'd)

- \$250 contribution does not count toward IRS maximum
 - Employee could end up with a \$3,100 medical FSA in 2023

If employee is **not enrolled in PEBB medical** (as a subscriber or dependent):

- Employee **will not receive** the \$250
 - Benefit will be forfeited

Employees who received \$250 in 2022

- And did not use the funds
- \$250 will carryover into 2023
- Whether or not they've enrolled in FSA in 2023
 - FSA carryover depends on medical plan enrolled in 2023
 - CDHP – carryover to limited purpose FSA
 - Any other PEBB medical plan – carryover to medical FSA

CBA \$250 Medical FSA Communications

Letter mailed to likely recipients late September 2022



Name
Address
City State ZIP

<Date>



You may receive a \$250 Medical FSA contribution in 2022

Dear Subscriber,

You may be eligible to receive a unique benefit from your employer. Your collective bargaining agreement states that represented employees whose rate of pay on November 1, 2021 results in an annual salary of \$50,004 a year or less will receive a \$250 Medical Flexible Spending Arrangement (Medical FSA) contribution in January 2022.

How does this benefit work?

If you are eligible for this benefit, you will receive the \$250 automatically from your employer. No action is required on your part. If you haven't received this benefit before, Navia Benefit Solutions (the Medical FSA administrator) will open an account in your name and send you a welcome letter with a debit card loaded with \$250.

This \$250 can be used to pay for out-of-pocket health care costs like copays, deductibles, vision or dental expenses, over-the-counter medications, and much more. You can use your Medical FSA for you, your spouse, or other qualified dependents' health care expenses, even if they are not enrolled on your PEBB medical or dental plan.

You will receive this employer-paid benefit even if you don't enroll in a Medical FSA for 2022. This contribution **will not** come out of your paycheck. If you do not want the funds, you do not have to spend them; any unused funds will be forfeited.

What if I received this benefit earlier this year?

If you received this benefit in 2021 and haven't yet spent it all, you have until March 15, 2022 to do so. If you receive this benefit again in 2022, you **will not** receive a new debit card from Navia Benefit Solutions. Instead, your existing debit card will be loaded with the new funds. If you lost your debit card, you can ask Navia to send you a replacement.

What would make me ineligible?

You **will not** receive this \$250 if you enroll in a consumer-directed health plan (CDHP) with a health savings account (HSA) for 2022. This is an Internal Revenue Service rule, since Medical FSAs and HSAs are both tax-preferred benefits. If you cannot receive the \$250 for this reason, the collective bargaining agreement does not allow the \$250 to be distributed or used in any other way. You will forfeit this benefit.

You **will not** receive this \$250 if you waive medical coverage for 2021, unless you waive to enroll as a dependent on someone else's PEBB medical plan (that is not a CDHP with an HSA).

HCA 50-0015 (9/21) incl. 57-0401

continued

CBA \$250 Medical FSA Communications (cont'd)

Benefits Administrators:

- FAQs posted on the Benefits Administrator website
 - *Notices and updates* section

Employees:

- Article in the October *For Your Benefit* newsletter

Medical Flexible Spending Arrangement – CBA Contribution

1. Will qualifying members (PEBB eligible; \$50,004 or less on November 1 the previous year) receive \$250.00 into a Medical FSA account both January 1, 2020 and January 1, 2021? Or is this a one-time thing taking place January 1, 2020?

\$250 will be made available to employees in a Medical FSA for both January 1, 2020 and January 1, 2021.
2. Will qualifying members receive a notification or assistance prompting them during Open Enrollment to go online to the Navia Benefits Solutions portal and actually set up an account?

Employees will receive information about enrolling in a Medical FSA during annual open enrollment. If the employee does not sign up during annual Open Enrollment then HCA will create an account for the employee and the \$250 will be deposited. Navia Benefit Solutions will mail a Welcome packet to the employee, with a debit card to access the funds.
3. If this benefit will occur the following year, will the qualifying members be notified they must re-enroll in the Navia Benefits Solutions portal in order to receive the benefit again?

If the employee chooses not to contribute additional funds to the Medical FSA, then no enrollment is required. The Medical FSA will be created and the \$250 from the CBA will be made available. If the employee chooses to contribute additional funds, the employee must reenroll in the Medical FSA during annual open enrollment.
4. The current maximum annual amount (for calendar year 2019) that can be contributed to a Medical FSA is \$2,650.00. I believe it is the IRS that sets these limitations.

The IRS sets the maximum amount to be contributed under federal law, but the plan sponsor (HCA) can set a limit lower than the IRS ceiling. For 2020 the maximum amount is \$2,700 for employee contributions. Note that the state contribution of \$250 does NOT count against this cap - such that a represented employee electing \$2,700 would have a \$2,950 Medical FSA.
5. If an employee wanted to contribute more than the benefit that is being offered by the tentative agreement, will that be clear to the qualifying members during Open Enrollment?

Yes, however, this \$250 doesn't lower the amount the employee may contribute.
6. Currently if an employee ends employment during the plan year they are required to complete a form and decide if they wish to stop participation or continue with accelerated contributions (the contribution amount remaining for their plan year). If they stop their participation then the money left in their account after their employment date will be forfeited to HCA. What would happen to the members that left employment and still had all or part of the benefit that is being offered by the tentative agreement? Will that be forfeited to HCA?

If the employee has COBRA rights and continues to make contributions, costs for care received after employment may still be claimed. Without COBRA rights, an employee may still claim FSA-eligible costs, but only for care received prior to ending employment. Forfeiture of the \$250 is the same as for unused employee funds.
7. Would they still have the opportunity to submit claims through March 31 of the following calendar year?

Contribution Limits - DCAP

No rollover option
for 2022 unused funds
into 2023

Filing Status	Current (2022) Annual Contribution Maximum	2023 Annual Contribution Maximum
Single person	\$5,000	\$5,000
Married couple filing jointly	\$5,000	\$5,000
Married couple filing separately	\$2,500	\$2,500

2023 Rule Changes

Effective January 1, 2023

Employees Returning to Work From Active Duty

When employees called to active duty lose eligibility:

- Regain eligibility the day they return from active duty
- Employer-paid PEBB benefits begin first day of month they return from active duty
- **No requirement to be in pay status for 8 hours in the month they return from active duty**

New “Special Open Enrollment” Event

When **employee’s dependent** has a change in their own employment status

- That affects their or their dependent’s eligibility for the dependent's employer-based group health plan
- Creates a special open enrollment event

Current rules don’t allow the child to be disenrolled

- Updated rule allows both the child and spouse/SRDP to be disenrolled from employee’s PEBB coverage

Reattestation Reminders

Spouse or state-registered domestic partner (SRDP) coverage
premium surcharge

Spousal/SRDP Surcharge Reattestation

Employees required to reattest - receive up to **three written/mailed notifications**

1. At the end of October
2. At the beginning of December, if they did not attest during open enrollment
3. In January, if they did not attest by December 31, 2022 – **includes appeal rights**
 - This notice informs the employee they will be charged the premium surcharge for 2023

How to Attest?

Employees must attest (if applicable):

During open enrollment November 1 – 30, 2022	PEBB My Account OR Paper Form
December 1 – 31, 2022	Paper Form ONLY

Not attesting between November 1 – December 31 will result in:

- The employee **defaulting to incur the \$50 monthly surcharge**
 - Effective January 1, 2023

Reporting a Change in 2023

The surcharge will remain in effect for 2023 unless:

- The employee's:
 - Spouse/state-registered domestic partner's **employer-based group medical insurance changes**
 - This is the **only** event when the surcharge can be removed

Attestation Default Process in Pay1

Employees required to reattest to the spouse/SRDP surcharge will be defaulted in Pay1 **prior to OE**

- The attestation will display as a “D” in Pay1
- The default will remain if the employee does not reattest

When Employee Reattests “No”

In Pay1, enter a # if the employee reattests “No” to the surcharge:

	ENR	EFF	DATE	PREM	DATE	REASON
HEALTH:	Y	01	01 2020	01	01 2022	01 NEW
TOBACCO:	N	05	01 2015			
SPOUSAL:	<u>2</u>	01	01 2016			
DENTAL:	Y	01	01 2017	01	01 2022	01 NEW
DUYS/CLINTC				CO	DOY	DENT

Any number (except 6) will result in employee **not being required** to reattest in the future

Surcharge Report for Benefits Administrators

Lists employees who need to reattest during annual open enrollment:

- Access the **Attestation Report** through PEBB My Account
- If you do not have Pay1 access, contact the PEBB Program through HCA Support to request an Attestation Report

Washington State Health Care Authority

PEBB Home ABOUT HCA Contact PEBB Sign Out

My medical/dental coverage My life/LTD coverage My attestations My login information Subscriber SOI lookup

Statement of Insurance Lookup

LTD Report Attestations Report

Enter the subscriber information below:

Subscriber Date of Birth (mm/dd/yyyy):
mm/dd/yyyy

Last 4 Digits of Subscriber SSN:

Continue

Annual OE Reminders

Dependent Verification (DV)

DV is due at the same time as other required enrollment forms

- No later than **November 30, 2022** during annual open enrollment
- No later than 31 days after the date of eligibility
- No later than 60 days after the special open enrollment event

Follow-up with employees when DV documents are:

- Not submitted by the employee, or
- Are invalid, illegible or incomplete

CDHP w/HSA Reminders

Employees changing plans from a CDHP w/HSA to **any other medical plan**:

- Stop any payroll deduction for their HSA
- Stop any direct contributions to *HealthEquity*

Employees are **not eligible** to enroll in a CDHP w/HSA if:

- Their spouse/SRDP is enrolled in a **Medical FSA** for 2023
 - Even if the spouse/SRDP is not enrolled in the employee's medical

CDHP w/HSA Reminders (cont'd)

Active employees age 65+ or turning 65 in 2023

- Should be discouraged from enrolling in a CDHP with/HSA without seeking professional tax advice
 - Tax consequences when eligible/become eligible for and **enroll in** Medicare
 - Medicare can be enrolled up to 6 months retroactively, while enrolled in CDHP w/HSA

Newborn/Adoption

Employees **adding a newborn** or **adopted child** in December

- Key as quickly as possible in December
 - Delays and confusion occur at the carrier if the employee made a plan change during open enrollment
- **Effective date** is the date of birth, date of adoption or date assume financial responsibility for the child
- **If you are unable to enter the date of birth/adoption**
 - Contact PEBB through HCA Support to have us key the birthdate
 - Do not key an incorrect date and ask us to fix it later

SOE Events During Annual OE

Check changes submitted during “annual open enrollment”

- Be sure not actually a SOE event
 - Example - newborn submitted as OE change - coverage effective January 1
 - Child born October 10
 - **This is a SOE event**, with effective date October 10
 - **Effective date** is the date of birth

Ensure Employee Addresses Up-to-Date

State agencies

- Update through HRMS

PEBB uses to communicate with employees

- OE Newsletters
- Updates/changes to plan coverages
- Spousal attestation notices
- Letters confirming changes made during OE

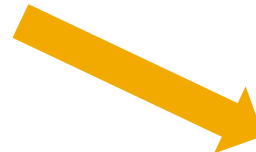
Benefits Administrator (BA) Resources

PEBB Outreach & Training

- 800.700.1555

PEBB BA Website

- hca.wa.gov/pebb-benefits-administrators
- GovDelivery
 - Register to receive notices and updates
 - HCA Support
 - Submit questions



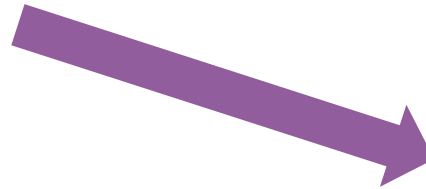
Employee Resources

Employer Payroll/Benefits Office

PEBB Employee Website

- hca.wa.gov/employee-retiree-benefits

Benefits Enrollment Guide



Washington State Health Care Authority

Search In a crisis? Login

Free or low-cost health care Employee & retiree benefits Billers, providers & partners About HCA Contact

Home > Employee and retiree benefits

Employee and retiree benefits

PEBB Medicare offerings

Inspire others with your story!

Information about novel corona virus (COVID-19)

Public employees

As an employee of a state agency, higher education institution, or participating employer group, you have access to insurance options through the Public Employees Benefits Board (PEBB). These options include, but are not limited to, medical with vision, dental, life, and home.

Explore your PEBB benefits.

Employee Resources (cont'd)

Employees should **contact the plans directly** for help with:

- Benefit questions
- ID cards
- Claims
- Making sure their provider contracts with the plan
- Choosing a doctor or dentist
- Making sure their prescriptions are covered

Employee Resources (cont'd)

Employees should **contact you** (Benefits Administrator) directly for help with:

- Eligibility questions or changes
- Enrollment questions or procedures
- Premium surcharge questions
- Finding forms
- Adding or removing dependents
- Life and LTD insurance eligibility/enrollment questions
- Payroll deduction information

Employee & Agency Resources

- **PEBB website** (for employees):
 - hca.wa.gov/employee-retiree-benefits/public-employees
- **Individual plan websites** (see employee enrollment guide)
- **Navia Benefit Solutions** (Medical & Limited Purpose FSA/DCAP)
 - Website: pebb.naviabenefits.com
 - Customer Service: 1.800.669.3539
- **Health Equity (HSA)**
 - Website: healthequity.com/pebb
 - Customer Service:
 - 1.844.351.6853 for UMP members
 - 1.877.873.8823 for all other members

Available on the
Contact the Plans section
of the PEBB website

Employee & Agency Resources (cont'd)

- **MetLife customer service and website**
 - Customer Service: 1.866.548.7139
 - Website: mybenefits.metlife.com/wapebb

- **SmartHealth Wellness Program**

- Customer Service: 1.855.750.8866
- Website: hca.wa.gov/employee-retiree-benefits/smarthealth-pebb
- Email: support@limeade.com

Available on the
Contact the Plans section
of the PEBB website

HCA Support & Phones

Open enrollment and the months following are a busy time

- **Please:**
 - Be patient with us
 - Do not go into “open” HCA Support ticket and send message to check the status

For Benefits Administrators Only

Please **do not share** with employees:

- PEBB's Outreach and Training **1.800.700.1555** number
- PEBB's Customer Service **1.800.200.1004** number
 - For Retiree, COBRA and continuation coverage members only
- HCA Support portal
- Our email addresses
- Our direct phone numbers

Questions



Thank you for attending